

Optimizing Checking Account Strategies

strategycorps 

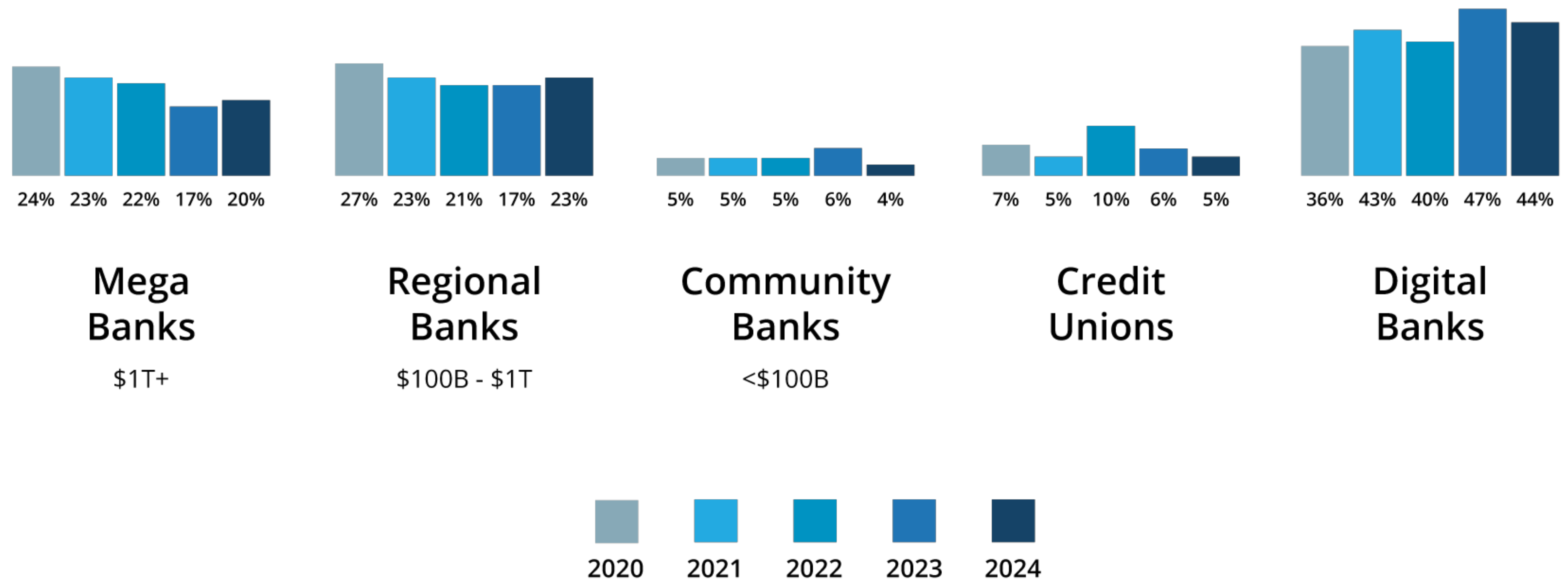
 BaZir



Primacy is more important than ever

Percent of Checking Accounts Opened

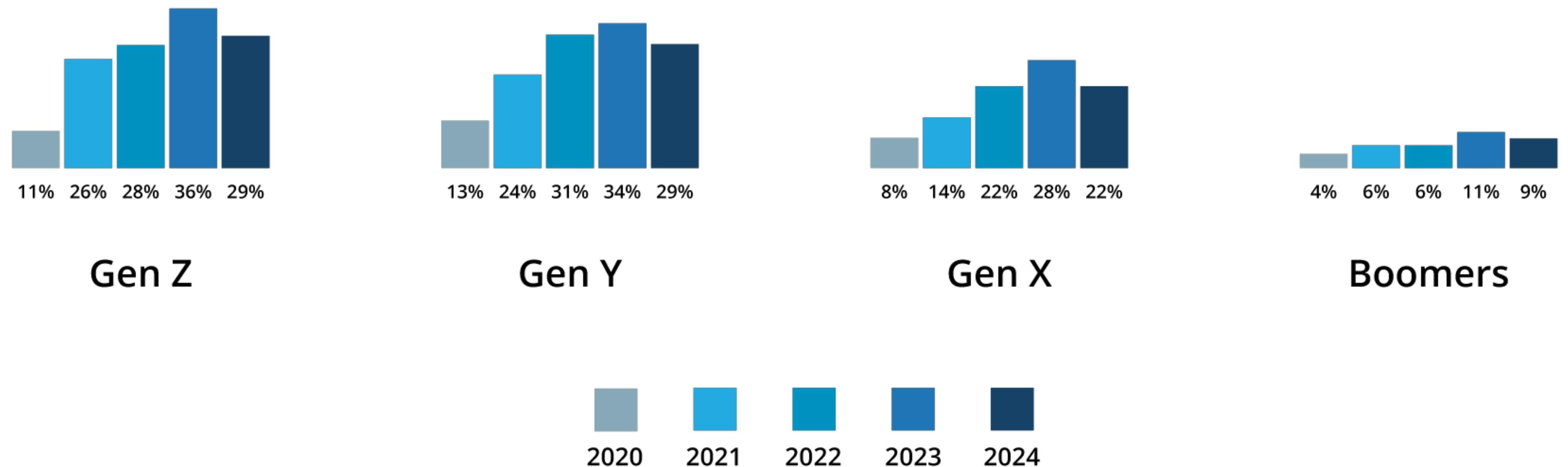
41% of bankers see digital account opening as a top investment priority for 2025



Percent of Consumers Whose Primary Checking Account is with a Digital Bank

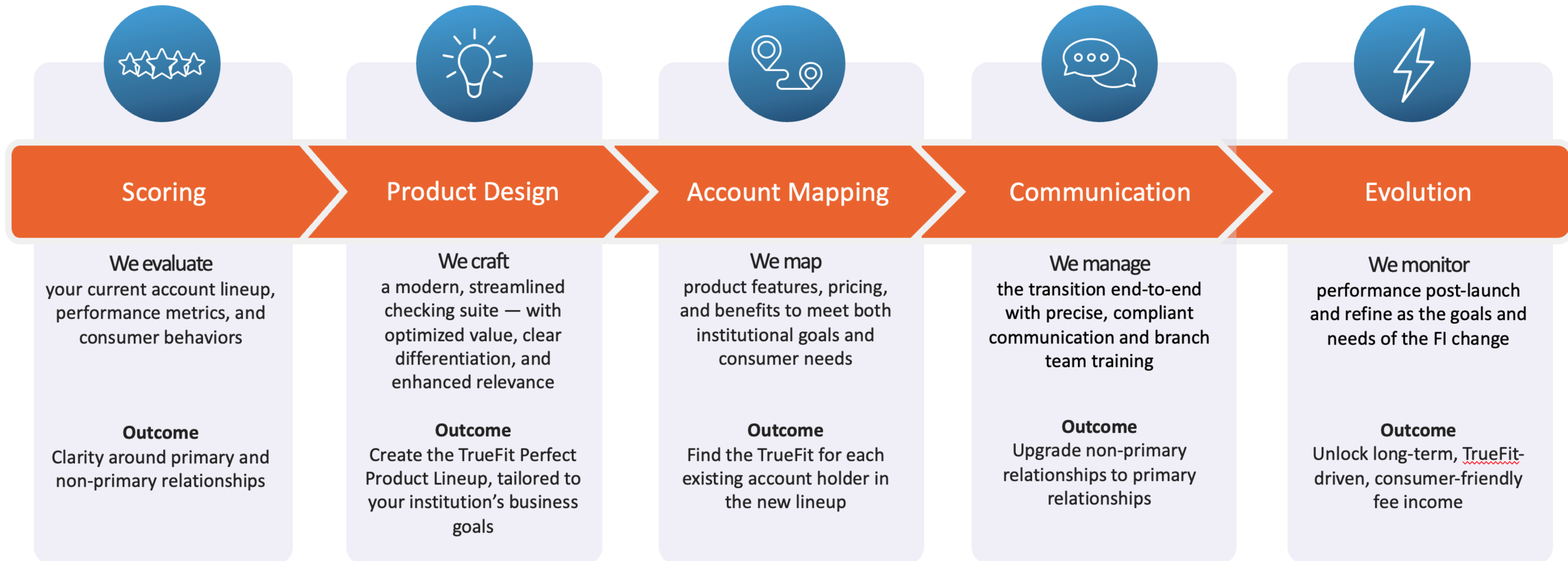
We mostly offer commodity checking accounts. Commodities are a margin game where high efficiency is all that matters. If we don't wake up and start providing more value through added services attached to these accounts, community banks will be decimated in the next decade.

CIO \$8 Billion Bank, 'What's Going On In Banking 2025'



The TrueFit™ System

The Evolution of Checking Starts Here





CheckingScore

Identify who is a primary customer or member and who isn't. Benchmark your current checking performance. Discover actionable insights to implement a strategy to optimize checking performance and consumer connection.

[Learn More](#)



BaZing

Our customizable, white-label mobile rewards app brings modern, in-demand, mobile-first benefits to your checking account lineup. The result? Digital engagement like none you've ever seen and the ability to unlock the subscription revenue pricing customers prefer.

[Learn More](#)

- Identity theft protection
- Roadside assistance
- Data breach protection
- Prescription, vision, hearing discounts
- Cell phone damage protection
- Purchase protection/extended warranties
- Auto deductible reimbursement insurance
- Accidental death insurance
- Bill negotiation service
- Subscription-cancelling service
- Home deductible reimbursement insurance
- Personal/family data storage
- Travel/trip insurance
- Child identity theft protection



Discover the money-saving benefits of your new Checking Account.

Here's what you'll get with each account:



Online Banking

Access your account anytime, from any computer with Internet access.



Mobile Banking

Check balances, make transfers, pay bills, and deposit checks with your phone.



Bill Pay

Decide which bills you want to pay and when.



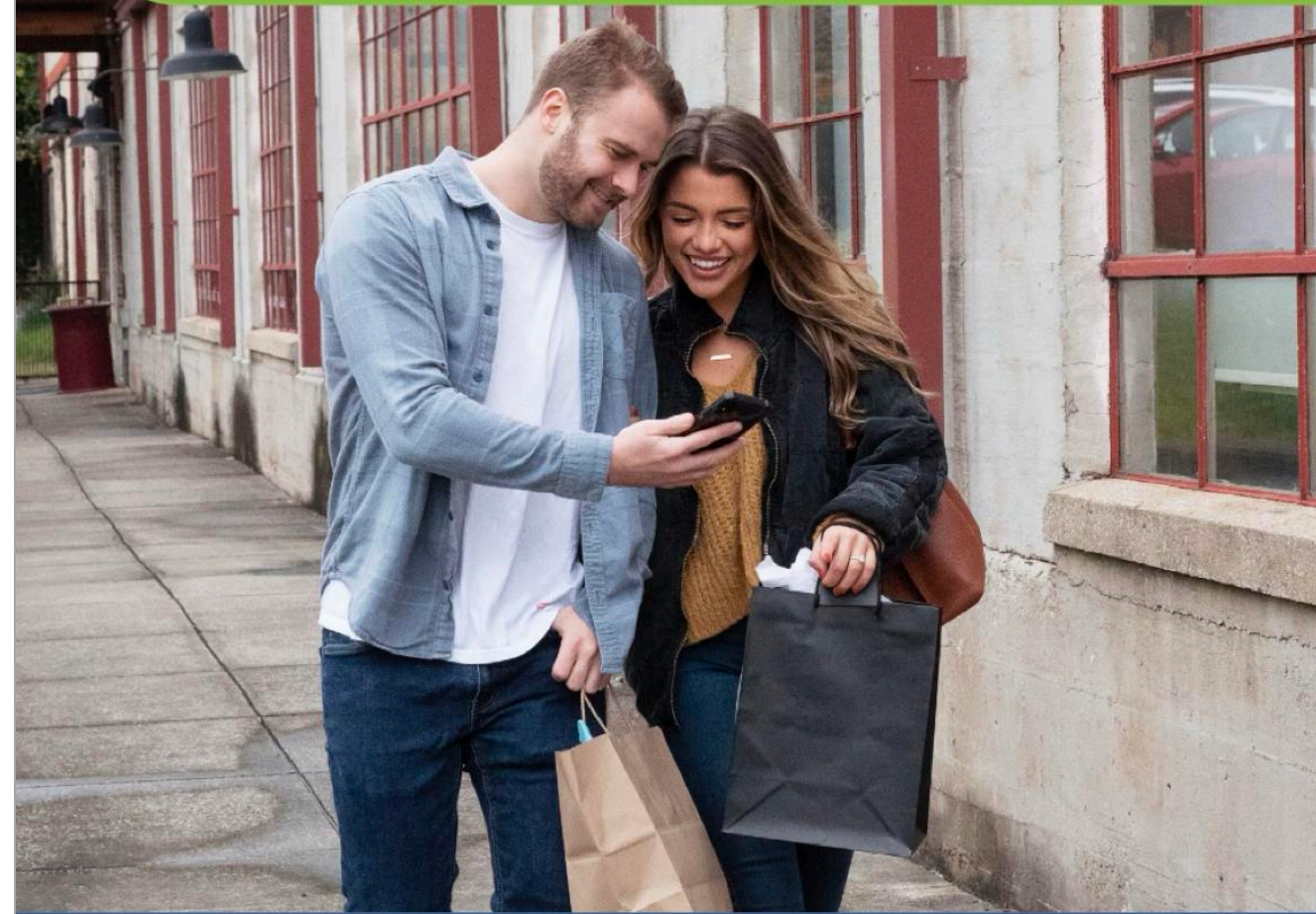
Debit Card

A debit card in your name gives you the power to decide when to buy - and when to save.



eStatements

Skip the paper statement and go paperless with eStatements.



Member FDIC 
bankatfirstnational.com

Big money, Smart savings Powered by BaZing.



Buyer's Protection and Extended Warranty^{2,3}

Your newly purchased item can be reimbursed or replaced if an accident or theft occurs within 90 days of purchase, when purchased using your BaZing checking account.



Roadside Assistance

Available 24/7 and free to use, covers up to \$80 in covered service charges.



Cell Phone Protection^{2,3}

Pay your cell phone bill with your BaZing checking account, and you're covered. We'll pay to have it repaired or replaced, up to \$600 per claim (maximum of \$1,200 per year).



ID Theft Aid^{2,3,4}

Identity Restoration and Payment Card Resolution: Identity restoration specialist works on your behalf to restore your identity, and cancel payment cards.

Personal Identity Theft Benefits: Receive \$2,500 reimbursement for covered expenses you incur to restore your identity.

Credit Monitoring and Credit Report: Monitor changes and new activity on your credit report and review your credit report quarterly.

Credit Score and Score Tracker: View your credit score online and track trends on your dashboard.

Score Simulator: Estimate how much impact one particular action could have on your credit health.

Identity Monitoring: Monitors the dark web to identify activity associated with you identity, including public records, change of address, social security, and non-credit loans.



Financial Wellness⁴

Financial Wellness, powered by Gentreo, helps you create state-specific and legally binding documents such as Wills, Health Care Proxies, Powers of Attorney, and more.



Tax Filing

File your personal or business federal return for free with FileYourTaxes.com



Pet Insurance⁴

Preferred rates on pet insurance. Coverage includes free ID tags linked in pet cloud, 24/7 virtual vet, pet RX and more!



Health Savings Card

Save money on prescriptions, eye exams, frames, lenses and hearing services.



Billshark⁴

Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.



Shop Local, Save Local¹

Local discounts and national retailer deals to save you money on shopping, dining, travel & more.



\$10,000 Travel Accidental Death Coverage³

Peace of mind for the unexpected.



Sign Up.

Add fuel benefits through the BaZing app.



Swipe.

Every 15 swipes per month earns you fuel savings.



Save.

Save 10¢ per gallon on up to 20 gallons.

10¢/gal

Earn rewards to redeem at the pump simply by using your debit card for everyday purchases.

FILL UP WITH REWARDS.



Get started by
downloading the
BaZing app today.



powered by
BaZing

Start your journey ▶▶

Q Do you maintain a minimum balance of \$5,000 in your account?

Premium Checking

Q Do you have a cell phone or look for deals when you shop?

Value Checking

Q Do you want a low cost account with basic benefits?

Freedom Checking



Anywhere Banking Tools

Online banking, mobile banking, bill pay, debit card and eStatement.



Buyer's Protection and Extended Warranty^{2,3}

Items are protected for up to \$2,500 per item if theft or accidental breakage occurs during the first 90 days of purchase, using your BaZing checking account.



Roadside Assistance

Available 24/7 and free to use, up to \$80 in covered service charges.



Cell Phone Protection^{2,3}

Receive up to \$600 per claim (\$1,200 per year) if your cell phone is broken or stolen.



ID Theft Aid^{2,3,4}

Includes personal identity theft benefit, payment card fraud resolution, identity restoration, and identity monitoring.



Financial Wellness⁴

Financial Wellness, powered by Gentreo, helps you create state-specific and legally binding documents such as Wills, Health Care Proxies, Powers of Attorney, and more.



Tax Filing

File your personal or business federal return for free with FileYourTaxes.com.



Pet Insurance⁴

Preferred rates on pet insurance. Coverage includes free ID tags linked in pet cloud, 24/7 virtual vet, pet Rx and more!



Health Savings Card

Save money on prescriptions, eye exams, frames, lenses and hearing services.



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Shop Local, Save Local¹

Local discounts and national retailer deals to save you money on shopping, dining, travel & more.



\$10,000 Travel Accidental Death Coverage³

Peace of mind for the unexpected.



Great Interest on Your Checking Balance

Our best checking rate.



¹ Participating merchants on BaZing are not sponsors of the program, are subject to change without notice, may not be available in all regions, and may choose to limit deals. ² Subject to the terms and conditions detailed in the Guide to Benefits. ³ Insurance products are: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK. ⁴ Requires additional activation to begin.

Maintain a \$5,000 relationship balance, and we'll waive the \$15 monthly service charge.

Only \$7 per month.

Maintain a \$100 minimum balance, and we'll waive the \$8 fee.



Bullseye Strategy

Empower Your Business with VIP Treatment



Security & Protection

\$50,000 Cyber Liability^{1,3}

Our Cyber Liability Program protects your business for specific costs of a data breach or cyber-attack. In the event of a breach, legal, forensics, and notification costs are covered up to \$10,000. Coverage up to the \$50,000 limit is also provided for privacy liability claims, defense, and regulatory fines and penalties.

\$10,000 Ransom Payment^{1,3}

Up to \$10,000 for your business to evaluate and respond to a ransom threat, including amounts paid by your company to resolve or terminate such a threat.

\$50,000 Employee Liability Insurance

Protects your business in the event of misuse of your business checking account by an employee.

Business ID Theft Aid²

Credit Monitoring, Score & Report

Monitor changes and new activity on your business credit report, view your business credit report, track your business credit score, and track trends on your dashboard.

Dark Web & Domain Monitoring

Continuously monitor the dark web for changes or activity related to your business identity and data.

Fully Managed ID Restoration

In the event of identity theft or other related fraudulent crimes, our full-time fraud experts can guide you through the complex process of restoring your business's identity, financial security and legal integrity.

Tailored Security Assessment

A Cyber Threat Assessment will create an industry-specific Cyber Risk Profile to pinpoint and help you understand risks.

Buyer's Protection and Extended Warranty¹

Purchased items using your business checking account are protected for up to \$5,000 per item if theft or accidental breakage occurs during the first 180 days of purchase. Product warranty periods are also doubled, up to one year.

Financial Wellness

Customized Estate Plan²

Create state-specific and legally binding Wills, Powers of Attorney, Trusts, and more. Store these documents and other important information in your document vault for easy access.

Business Bill Negotiation and Subscription Cancellation²

Let our team of experts negotiate your mobility, telecom, waste management, payroll, SaaS subscriptions, and document services bills on your behalf, or cancel subscriptions you no longer want or need.

Tax Filing²

File your business federal return for free.

Additional Perks

Work Perks

Reward your hard-working employees with Work Perks Checking. By partnering with us, your staff will gain access to our full suite of financial tools, our dedicated staff, and valuable employee perks that will help them save their hard-earned money. It's proven to be a valuable addition to your employee package.



¹ INSURANCE PRODUCTS ARE: NOT A DEPOSIT. NOT FDIC-INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.

² Requires activation

³ Not available in New York

	VIP Business Checking	Business Checking
Anywhere Banking Tools	✓	✓
Work Perks	✓	✓
Cyber Liability Protection	\$50,000 Limit	\$10,000 Limit
Ransomware Threat Protection	\$10,000 Limit	\$1,000 Limit
Employee Liability Insurance	\$50,000 Limit	\$10,000 Limit
Customized Estate Plan	✓	✓
Business Bill Negotiation	✓	✓
Tax Filing	✓	✓
Buyer's Protection & Extended Warranty	✓	✓
Business ID Theft Aid	✓	
Interest on your Checking Balance	✓	
Monthly Fee	\$15	\$2,500 min. balance to avoid the \$20 mo. fee

BaZing's Channel-agnostic Delivery



BaZing meets users wherever they bank

- » Web, app, or digital banking integration.



Consistent access to benefits and features across all channels

- » Whether accessed via the BaZing web portal, white label iOS or Android apps, or directly integrated within your institution's digital banking platform, users experience the same comprehensive suite of benefits.

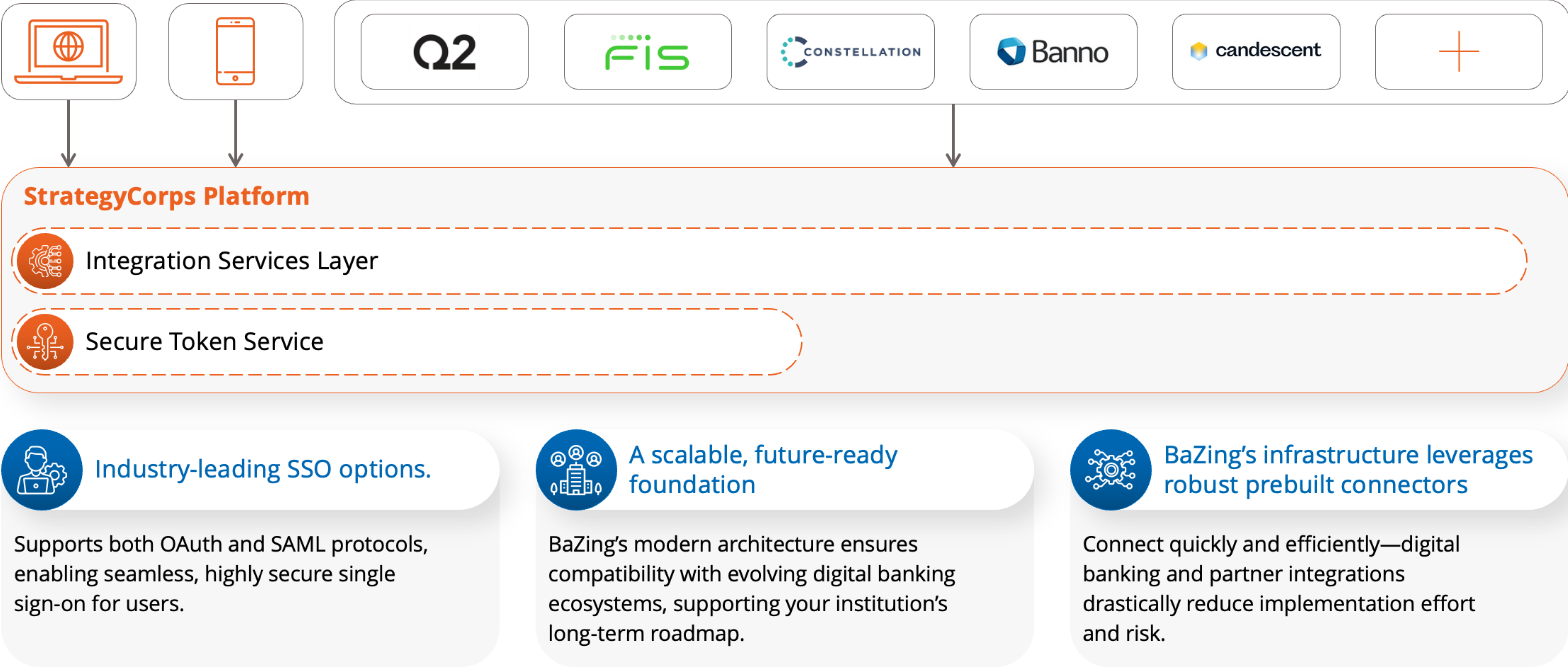


Seamless, flexible deployment for any institution's digital strategy

- » Launch BaZing as a stand-alone web experience
- » Offer branded mobile apps for iOS and Android
- » Deeply embed BaZing into your existing digital banking flow via integration

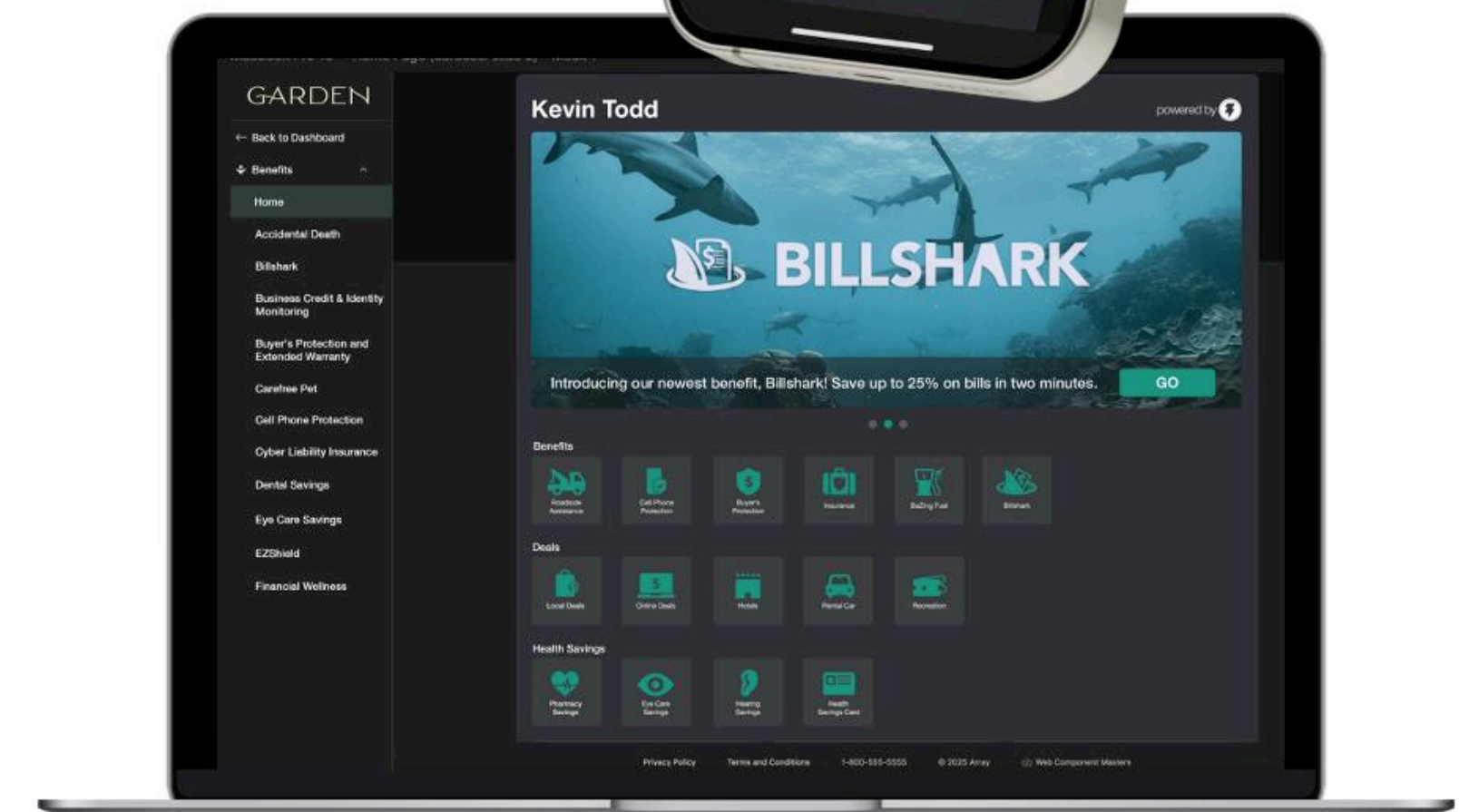
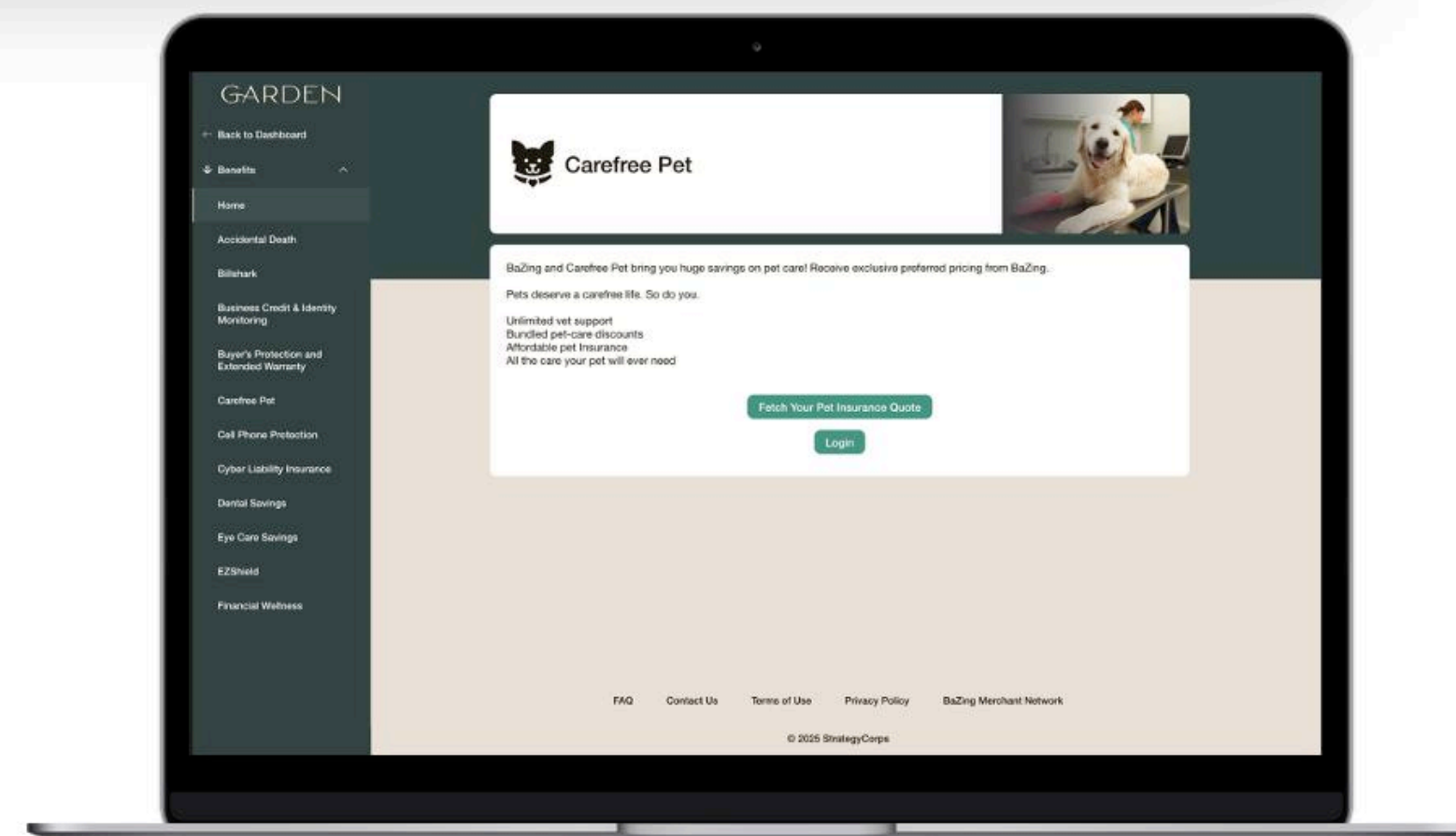
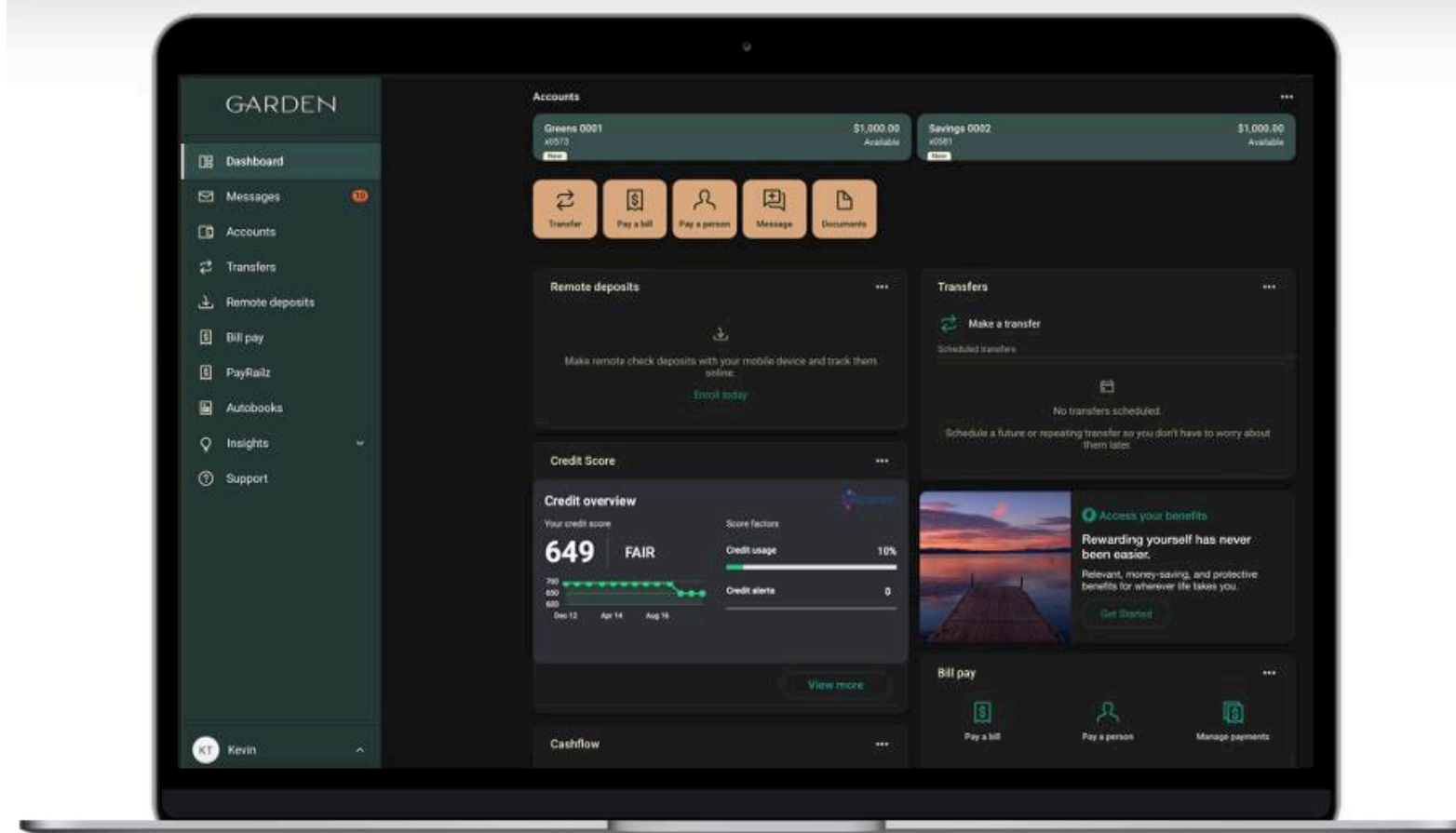


Secure, Proven Architecture & SSO Flexibility



Banno Digital Banking Integration (DBI) in Action

- » **Unmatched integration directly to the Banno platform.**
- » **Real-time access to BaZing's benefits suite within Banno's apps:**
 - > Offer a cohesive, fully integrated user experience—no need to toggle between apps or re-authenticate.
- » **Native user experience:**
 - > Single Sign-On: Immediate, secure access using bank credentials
 - > Unified Navigation: BaZing features are a seamless extension of the Banno digital banking environment
 - > Responsive Design: Smooth operation across desktop, tablet, and mobile devices
- » **Go-live in less than 4 weeks:**
 - > Rapid deployment enabled by established Banno platform integration and a focused implementation team.



CheckingScore Process



1 Data Collection

Export files from FI

- DDA File
- Loan File
- Deposit File



2 Householding

Find Customer Connections

- Household matching, CIF, account ownership, address, and other household keys



3 Scoring

Evaluate Customer Relationships

- Rank DDA Households from biggest to smallest



4 Reports

Review Meeting

- Segment Detail Reports
- Financial Baselines
- Recommended Solutions
- Financial Results



5 Action Plan

Review Meeting

- Finalize Product Structure
- Financial Institution Approval of Solutions
- Officer Exception Check



6 Customer Communication

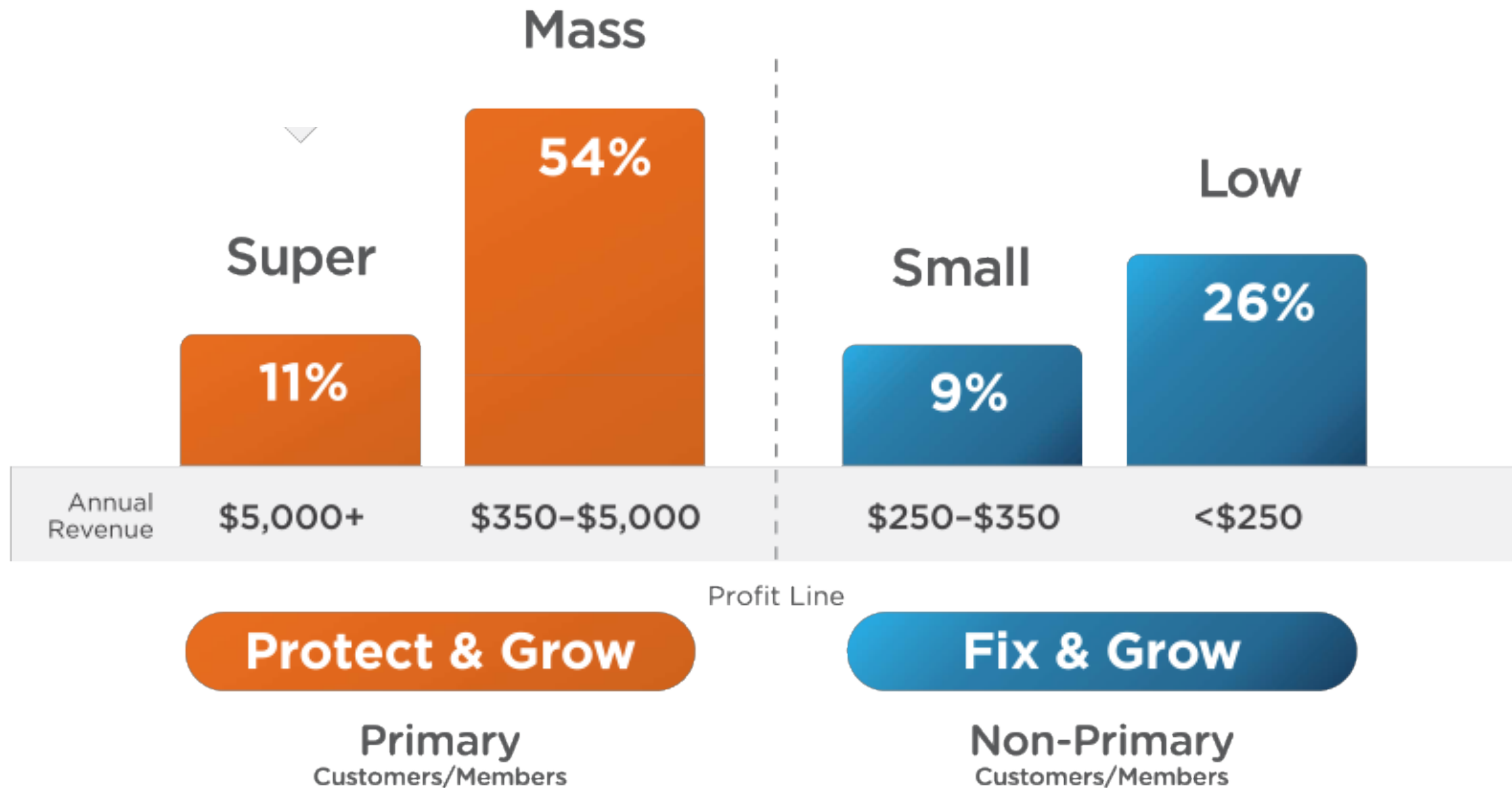
One-to-One Customer Connection

- Compliant Customer Letters
- Branch Experts Training

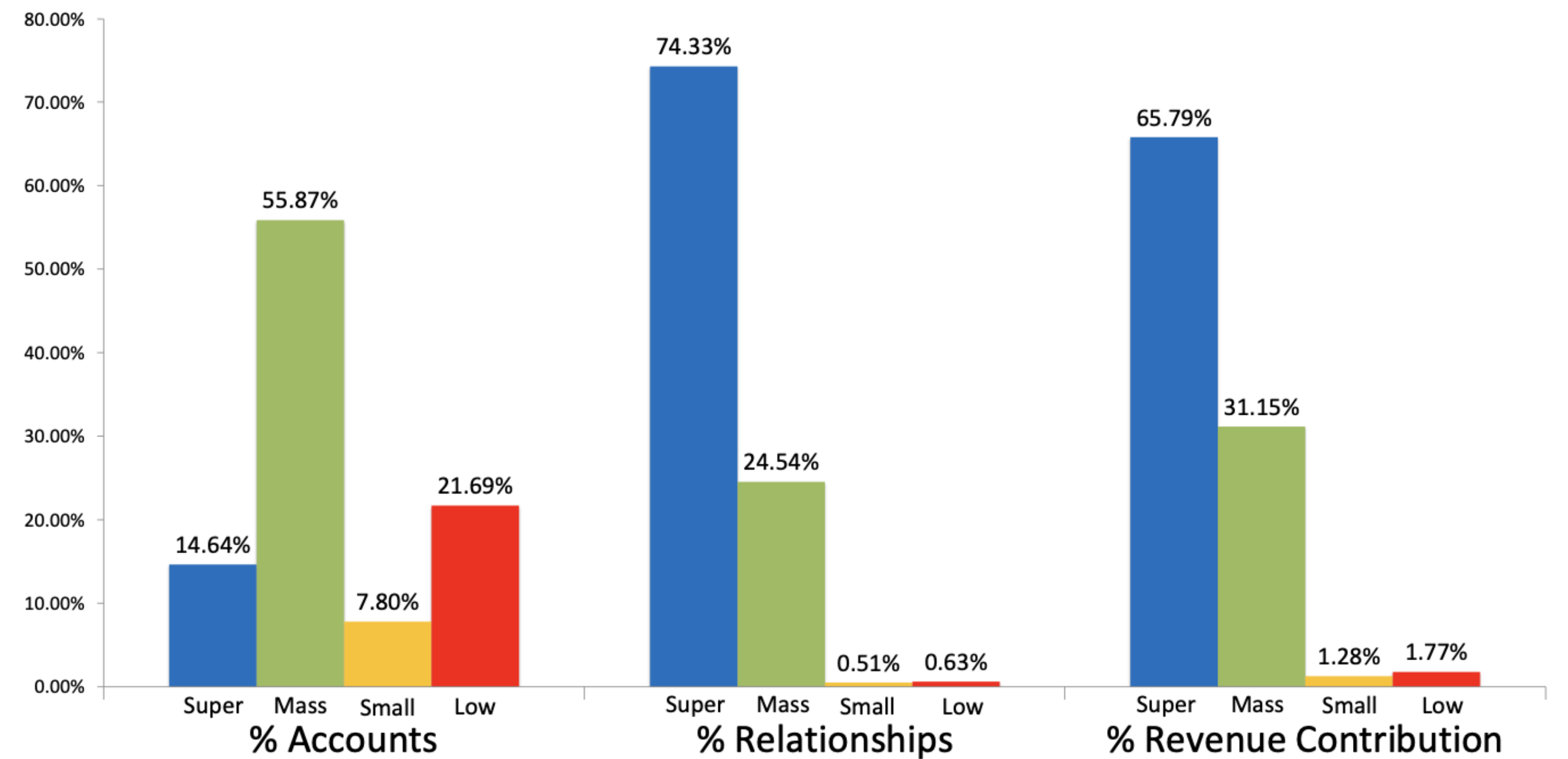


Steps 1-4 typically take 21 days from receipt of acceptable data. The entire process that is incorporated into the overall checking program launch process typically takes 90 days.

Organizing the Segments

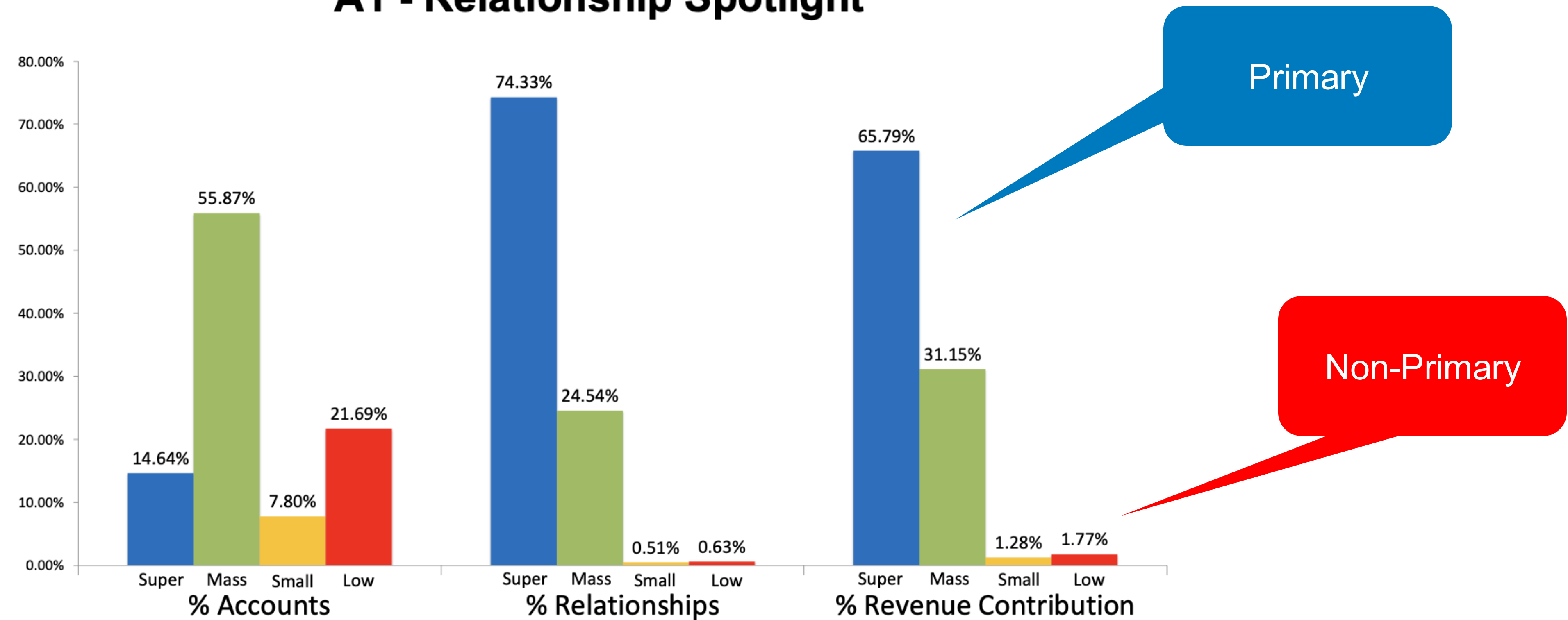


A1 - Relationship Spotlight



Column #	A	B	C	D	E	F	G	H	I
Segment	# Accounts	% Accounts	Peer Comparison	\$ Relationships	% Relationships	Peer Comparison	\$ Revenue Contribution	% Revenue Contribution	Peer Comparison
Super	32,998	14.64%	11.85%	\$5,180,319,178	74.33%	67.69%	\$209,142,136	65.79%	61.18%
Mass	125,883	55.87%	53.53%	\$1,710,160,331	24.54%	30.67%	\$99,032,888	31.15%	35.71%
Small	17,567	7.80%	8.25%	\$35,650,956	0.51%	0.69%	\$4,060,588	1.28%	1.32%
Low	48,875	21.69%	26.37%	\$43,627,069	0.63%	0.95%	\$5,639,939	1.77%	1.78%
Totals	225,323	100.00%	100.00%	\$6,969,757,535	100.00%	100.00%	\$317,875,551	100.00%	100.00%

A1 - Relationship Spotlight



Column #	A	B	C	D	E	F	G	H	I
Segment	# Accounts	% Accounts	Peer Comparison	\$ Relationships	% Relationships	Peer Comparison	\$ Revenue Contribution	% Revenue Contribution	Peer Comparison
Super	32,998	14.64%	11.85%	\$5,180,319,178	74.33%	67.69%	\$209,142,136	65.79%	61.18%
Mass	125,883	55.87%	53.53%	\$1,710,160,331	24.54%	30.67%	\$99,032,888	31.15%	35.71%
Small	17,567	7.80%	8.25%	\$35,650,956	0.51%	0.69%	\$4,060,588	1.28%	1.32%
Low	48,875	21.69%	26.37%	\$43,627,069	0.63%	0.95%	\$5,639,939	1.77%	1.78%
Totals	225,323	100.00%	100.00%	\$6,969,757,535	100.00%	100.00%	\$317,875,551	100.00%	100.00%

A2 - Relationship Segment Spotlight

Row	A	B		C		D		E	
		Super		Mass		Small		Low	
1	Total Accounts	32,998		125,883		17,567		48,875	
2	Relationship Statistics	Totals	Average	Totals	Average	Totals	Average	Totals	Average
3	Account Balances	\$1,112,949,798	\$33,728	\$785,113,807	\$6,237	\$28,392,898	\$1,616	\$38,346,320	\$785
4	Relationship Deposits	\$2,650,399,553	\$80,320	\$643,643,279	\$5,113	\$5,878,768	\$335	\$4,257,687	\$87
5	Relationship Loans	\$1,416,969,827	\$42,941	\$281,403,245	\$2,235	\$1,379,291	\$79	\$1,023,062	\$21
6	Total Relationships	\$5,180,319,178	\$156,989	\$1,710,160,331	\$13,585	\$35,650,956	\$2,029	\$43,627,069	\$893
7	Revenue Statistics	Totals	Average	Totals	Average	Totals	Average	Totals	Average
8	Total Account Income (NII + Fees + NSF)	\$66,784,208	\$2,024	\$66,656,259	\$530	\$3,806,556	\$217	\$5,455,113	\$112
9	Relationship Deposit NII	\$92,763,984	\$2,811	\$22,527,515	\$179	\$205,757	\$12	\$149,019	\$3
10	Relationship Loan NII	\$49,593,944	\$1,503	\$9,849,114	\$78	\$48,275	\$3	\$35,807	\$1
11	Total Income	\$209,142,136	\$6,338	\$99,032,888	\$787	\$4,060,588	\$231	\$5,639,939	\$115
12	Account Statistics	Super		Mass		Small		Low	
13	Have More Than One Account	26,056	78.96%	84,829	67.39%	7,031	40.02%	8,322	17.03%
14	Have a Debit Card	16,576	50.23%	91,275	72.51%	14,306	81.44%	35,014	71.64%
15	Have Online Banking	22,938	69.51%	94,110	74.76%	13,104	74.59%	32,898	67.31%
16	Have eStatement	4,671	14.16%	22,373	17.77%	3,417	19.45%	10,283	21.04%
17	Have Mobile Banking	10	0.03%	14	0.01%	1	0.01%	7	0.01%
18	Debit Card Trans (month)	229,685	6.96	1,687,212	13.40	263,336	14.99	369,539	7.56
19	Have a Relationship Deposit	26,555	80.47%	66,027	52.45%	4,956	28.21%	7,051	14.43%
20	Have a Relationship Loan	11,416	34.60%	18,442	14.65%	568	3.23%	685	1.40%
21	Have Both a Deposit and Loan	8,358	25.33%	10,550	8.38%	171	0.97%	150	0.31%
22	Average Age of Account		14.7		12.6		11.4		10.0
23	Avg Age of Account Holder		58.5		53.1		51.8		52.9
24	Average Checking Score		\$19,552		\$1,512		\$298		\$130

A4 - Peer Spotlight

	Key Performance Metrics		Peer	Variance
1	Percentage of Accounts That Are Super/Mass	55.02%	64.89%	(9.88%)
2	Percentage of Accounts That Are Small/Low	44.98%	35.11%	9.88%
3	Average DDA Balance	\$7,072	\$6,171	\$901
4	Annual DDA Service Charges	3.32	8.77	(5.45)
5	Annual NSF/OD Fees	64.91	76.84	(11.93)
6	Annual Misc Fees	18.78	7.57	11.21
7	Average Debit Interchange Income	42.82	50.97	(8.15)
8	Monthly Debit Card Swipes	11.51	12.50	(0.99)
9	Percentage of Accounts with an E-Statement	50%	20%	29.33%
10	Percentage of DDA that are Non-Interest Bearing	46%	74%	(28.09%)
11	Single Product Households	37%	27%	(9.75%)
12	% of DDA with a Relationship Deposit	37%	48%	(10.74%)
13	% of DDA with a Relationship Loan	16%	22%	(6.66%)
14	% of DDA with Both Deposits and Loans	8%	15%	(7.70%)
15	Average Age of Primary Account Holder	51.28	51.32	0.04
16	% of DDA with Primary Account Holder Over Age 50	51%	52%	0%

Financial Impact



45% of Non-Primary To Primary

***Add \$500,000
in Incremental Fee Income per \$1B Assets***



Optimizing Checking Account Strategies

strategy corps 

 BaZir